

# Conservation of Life

Vol. V

OTTAWA, JANUARY, 1919.

No. 1

The opinions expressed and statistics quoted by the writers of articles and papers appearing in *Conservation of Life* are the opinions and statistics of the authors only.

## FEDERAL AND PROVINCIAL HOUSING SCHEMES

### FEDERAL LOAN OF \$25,000,000

THE offers of the Federal Government and of the Provincial Government of Ontario to lend money for erecting houses for the working classes in Canada open up an entirely new field for government activity. Notwithstanding that the offers are made primarily as a result of the conditions created by the war, and are therefore in a sense post-war measures, they are not without significance as a revelation of a new attitude of our governing authorities towards social questions. If the movement now inaugurated proves a success, it is difficult to see where it will end and what importance it will have in improving the housing conditions of the country.

There has been little criticism of the action of the governments and a great deal of favourable comment. This is also significant in view of the fact that the entrance of public enterprise into a field heretofore left entirely to private enterprise introduces the possibility of far-reaching changes in our economic and social conditions, which might be regarded with apprehension by those who believe in the virtues of free competition.

The object of the governments is to promote the erection of small dwellings to enable workingmen and returned soldiers to acquire their own homes at actual cost.

The Dominion Government has offered to lend \$25,000,000 at 5 per cent to the provinces. The administration of the fund will be in the hands of the provincial governments, most of which, it is hoped, will add a contribution of their own to the fund.

### PROVINCIAL DISTRIBUTION

The \$25,000,000 will be divided among the provinces pro rata to the population. This means that the approximate ratio of distribution apparently will be as follows:—

Prince Edward Island.. . . .	\$ 326,000
Nova Scotia.. . . .	1,716,000
New Brunswick.. . . .	1,225,000
Quebec.. . . .	6,980,000
Ontario.. . . .	8,781,000
Manitoba.. . . .	1,586,000
Saskatchewan.. . . .	1,716,000
Alberta.. . . .	1,304,000
British Columbia.. . . .	1,366,000

By lending two million dollars, Ontario is providing nearly one-fourth additional to the federal amount, making the total about \$10,781,000. If each province could contribute on the basis of \$1 per head of population, as against about \$3.48 being provided by the Federal Government, the total sum available for the Dominion would be over \$32,000,000. Allowing for an average loan of \$3,200 per house, the number of houses which could be erected would be 10,000, occupied by 50,000 inhabitants. This will not solve the problem of shortage of houses but will be a substantial contribution to its solution.

#### PROBABLE BENEFITS OF LOAN

After all, the main purpose of the loan is to provide only the smallest houses for the wage-earners who require accommodation at a low price. If, by means of the loan, a large proportion of workmen's houses are erected, if the sites on which the houses are built are properly planned, and if the dwellings are grouped as part of a comprehensive scheme as an object lesson in proper and sanitary housing—this will have an intrinsic value far greater than is represented by the number of houses built.

The Garden City and Garden Suburb schemes of England do not house a large number of the population, but they have had a value as an example to those carrying out housing schemes all over the world. Probably the number of inhabitants in the garden cities and garden suburbs is less than will be provided for by the Canadian schemes, and yet they have beneficially affected the housing conditions of millions of people. Whether or not the same result will be achieved in Canada will depend, not on any increase of the amount of the loan, but on the skill and judgment shown in utilizing what has been appropriated.

The suggestion has been made that the actual money contribution of the government is a small one. This may be met by suggesting a comparison between the cost of money to a workingman under ordinary conditions and the cost under the government scheme. The advantage to the workingman is not to be measured, as some commentators have put it, at the 1 per cent which approximately represents the government loss of interest, but by 3 or 4 per cent which is the difference between the interest chargeable by the government and the interest which a workingman would have to pay to a private lender.

The annual repayments on a loan of \$3,000 at 5 per cent would be about \$20 a month, and on a loan at 8 per cent, \$25—\$45 per month—representing a saving in the former case of \$65 per annum. If a workingman went to a private source for his money, he would not get the whole value of his house advanced, and would have to pay perhaps 8 per cent on, say three-fourths as a maximum loan. The other fourth could not be borrowed at all, but, assuming that it could, it would be at a much higher rate of interest. Putting the case at its very worst, the government loan will save the workingman \$65 per year on a \$3,000 house, i.e., the difference between 8 and 5 per cent, over a period of 20 years. The saving would be equivalent to about 20 per cent on the total cost of a house, and will go a long way to counteract the present high cost of building.

#### A MUNICIPAL OBJECTION

Among the few objections raised to the Federal and Provincial schemes is that the chief responsibility for administration of the actual building will fall on the municipalities. Had the governments assumed this responsibility themselves, the objection might have been that they



were interfering with the "home rule" of the municipalities. The governments would be criticized either way by those who do not want public enterprise applied to housing or who favour some scheme that is less injurious to speculation. Obviously, the governments are acting in accordance with sound principles in recognizing the municipalities as the proper authorities to control the administrative details of housing schemes.

In all countries where the state governments have endeavoured to assist in solving the housing problem, the chief difficulty has arisen from the lethargy of certain municipalities. It is stated that the representatives on municipal councils, being in power for a short term, are more influenced by the short view of keeping down the taxes than by helping to solve a social problem of a permanent character.

It is hoped and expected that the municipalities of Canada will approach the matter in a more progressive spirit than has been the case elsewhere. *The municipalities are chiefly responsible for the making of the good or bad housing conditions of our cities and towns.* Whether or not they accept the government loan they are likely to do something to deal with the housing situation, both by promoting new construction and raising standards of old construction, since that is the only way they can carry out their promised reconstruction policy.

#### PURCHASE OF LAND FOR HOUSING SCHEMES

One of the most important questions which will arise in connection with housing schemes is in regard to the purchase of land. Some simpler procedure should be introduced in the provinces to enable land to be acquired at a low price for erecting small houses. At present the workingman has too many "interests" against him in wanting a site at a reasonable cost for a home. The real estate operator wants his big profits out of the land; the city council wants its high assessment values of land in order to keep down the tax rate; the trust company wants its mortgage securities maintained; many manufacturers want fixed assessments and other advantages, which have to be largely paid for by their employees. Against such a combination it appears difficult to get land at a cheap rate for housing schemes for workingmen and returned soldiers, but it is a difficulty that must be overcome if any substantial progress is to be made with housing reform, and if strife and friction are to be averted in the future.

#### FEDERAL ADMINISTRATION OF LOAN

The following report of the Committee of the Privy Council, dated 12th December last, shows the steps which the Federal Government has taken to give effect to its housing policy, the key-note of which is full co-operation with the provinces through a Housing Committee of the Cabinet.

The Committee of the Privy Council have had before them a report, dated 10th December, 1918, from the Acting Prime Minister, stating that by Order of the Governor-General in Council, dated 3rd December, 1918, the Minister of Finance was authorized, upon request of the Government of any province of Canada, to make loans to such Government for the purpose of promoting the erection of dwelling houses of modern character to relieve congestion of population in the towns of their respective provinces, the aggregate of such advances to all the provinces, not to exceed \$25,000,000.

By the said Order in Council it is further provided that advances may be made as soon as a general scheme of housing shall have been agreed upon between the

Government of Canada and the Government of the province applying for a loan thereunder.

The Minister observes that, in view of the national importance of adequate and suitable housing accommodation, which affects vitally the health, morals, and general well-being of the entire community, it is desirable that the financial assistance thus provided should be utilized at the earliest possible date in the provision of the housing accommodation contemplated by the said Order in Council.

The Minister further observes that it is therefore desirable that a committee of the Cabinet should be appointed to be known as the Housing Committee, which shall be authorized to take up without delay with the several provinces of Canada the question of their need for additional housing accommodation and the housing programme they have in view in order to secure an early agreement with the said provinces under which the said moneys may be utilized for housing purposes.

The Minister therefore recommends:—

(1) That there be constituted a committee of the Privy Council known as the Housing Committee, consisting of the following members:—

Hon. Mr. Rowell, President of the Privy Council;

Hon. Mr. Robertson, Minister of Labour;

Hon. Mr. Maclean, Vice-Chairman of the Reconstruction and Development Committee of Canada;

Hon. Mr. Crerar, Minister of Agriculture.

The Honourable Mr. Rowell is to be chairman of the committee.

(2) That this committee formulate the general principles which should be followed in any housing schemes in order to secure the results aimed at by the said Order in Council.

(3) That the committee communicate with the Governments of the several provinces of Canada in reference to the matters above mentioned with a view to agreeing with the Governments of the said provinces respectively upon any such general schemes of housing, so that the moneys provided by the said Order in Council of December 3, 1918, may be applied for the purposes contemplated by the said Order.

(4) That the committee be authorized and empowered to do and perform all such further acts as may be necessary in order to carry out and give full effect to the said Order in Council of December 3, 1918.

The Minister further recommends that the said committee be authorized to secure the assistance and co-operation of Mr. Thomas Adams, the Town Planning Expert of the Commission of Conservation, and of any other person or persons specially qualified to advise or assist the said committee in carrying on its work.

The Minister further recommends that all expenditures incurred by the committee be charged to the war appropriation vote.

The committee concur in the foregoing recommendations, and submit the same or approval.

---

## THE URGENCY OF THE HOUSING PROBLEM IN THE PROVINCE OF QUEBEC

---

### PRESSING NEED OF TOWN PLANNING ACT

*"HENRY VIVIAN, in a lecture given in Ottawa in 1910, stated that he had seen in Montreal, in Toronto and Winnipeg slum districts that were worse than those of London and Dublin. His concluding remark was that in most Canadian towns less science and forethought are given to the care of human beings than a modern farmer gives to the raising of his pigs.*

*"MADAME FIEDLER, who has visited every country in the world in her crusade against the white plague, gave us the reason for this disastrous con-*







marrying abroad in surprising numbers, and many thousands of those who have escaped marriage overseas will promptly succumb thereto upon their return home. On a conservative estimate, it is my opinion that within the next two years the number of separate new homes to be provided will have reached the total of 50,000, and possibly several thousand more. Construction has practically ceased for five years and the questions of labour, materials, and finances must be answered promptly or house congestion in Montreal and on the Island will become a huge task to overcome. Provision must be made forthwith to house a population of approximately one-fifth of our pre-war population."

#### CONGESTION AND JUVENILE CRIME

Meanwhile a remarkably vivid and arresting account of juvenile crime in Montreal was published by the same journal on December 21, with the accompanying map, reproduced here by the courtesy of the *Montreal Star*.

The map shows, as no figures could, causal connection between congested housing conditions and juvenile morals and the data are drawn from the official report of the juvenile court.

The evidence shows 30 per cent more juvenile delinquents in the "red light" district than in any other area; and that, while Laurier ward has the highest number of cases out of the total, St. Louis ward, which contains the "district," and which is about half the size of the north end division, has only 17 fewer cases.

There were 1,248 sworn cases of juvenile crime during the year, and of these 84 per cent were boys and 16 per cent girls. The average ages of delinquents were from 10 to 16 years.

Judge Choquet, of the juvenile court, considers that the figures are ample proof of the demoralizing effect of congested and slum districts upon child life. It is pointed out that, while St. Louis ward, with its dives and saloons, has 95 cases, St. Lawrence ward adjoining, a district of clean middle-class dwellings, has about 16 cases.

One section of the report seems to indicate that where genuine human enthusiasm is applied to the problem of juvenile crime some, at least, of the evil effects are mitigated. Tribute to the splendid work of Capt. Fennell, of No. 7 Station, is paid, and to his work, it is stated, is largely due the fact that Griffintown district, popularly supposed to be "rowdy," compares favourably with other localities commonly known to be more law-abiding.

In St. Andrew, St. George, St. Lawrence and Notre Dame de Grace wards, where housing conditions are generally good, the cases of juvenile crime are generally few, while the more congested districts supply the majority of the figures.

#### GOOD HOUSING AT POINTE-AUX-TREMBLES

In one of the suburbs of Montreal, however, a housing scheme is in operation that is likely to be an object lesson to the whole of the province. Mention has been made more than once in *Conservation of Life* of the work of La Société des Logements Ouvriers at Pointe-aux-Trembles, which has made steady progress in spite of the difficulties created by war conditions. The houses are being erected in comparatively open country, yet in touch with the car lines. The land has been acquired at a cost of \$250 per lot, which works out at \$10 per foot of frontage. The society is operating under the Quebec Housing Act, which is similar to that of Ontario.

A writer in *L'Administration*, of Point-aux-Trembles, argues that it is the duty of the Federal Government to stimulate private enterprise of the right kind:—

“It is high time that our legislators intervened in favour of the victims of intense industrialism. We have not seen in our country up to the present those terrible struggles between capital and labour that have existed for a long time in Europe and the United States. But it would not be surprising to see an outburst of Bolshevism among our working population if our legislators do not hasten to assure the maximum of welfare to workingmen.

“For some months we have heard much of programmes of ‘Reconstruction’ adopted by different provinces and by the country as a whole. The finest programme will crumble like a house of cards if we do not without delay begin to solve the problem of housing. We cannot wait to encourage cheap housing till our soldiers return and immigration has added to our population.”

The writer points out that industrial development depends, to a larger extent than is usually realized, on adequate housing, and that if manufacturers find out that workers can be comfortably housed at Pointe-aux-Trembles it will be the very best inducement to persuade them to install their works in that city.

#### BAD HOUSING AND TUBERCULOSIS

Turning his attention to general conditions in the province of Quebec, the writer presses most earnestly the urgency of the problem and quotes figures that must be disquieting to all who have the interest of the province at heart:—

“Basing our statements on the result of careful investigations of medical and social sciences we do not hesitate to say that the narrow, ill-ventilated, insanitary dwelling is responsible for more cases of the dreadful disease, tuberculosis, than any other cause. And this dreadful plague, it must be remembered, affects mostly adults between the ages of twenty and forty, the very time of life when they should be most useful to society.

“Vital statistics for the province of Quebec show that in 1915, 3,300 persons died of tuberculosis. Of this total 1,923 lived in the cities and 1,277 in the country districts. As we are well aware, the rural population exceeds by far the urban population. Tuberculosis is developed mostly by insanitary surroundings, and chief among these is the overcrowded, ill-ventilated dwelling, the hovel where half-a-dozen or more individuals live in dangerous promiscuity in narrow rooms, without a ray of sunshine in the day time and without ventilation at night.”

The serious statement is made that, while in England cases of tuberculosis have been reduced during the last few years by 50 per cent by improved sanitary legislation and improved housing conditions, the number in Quebec has actually increased during the same period.

#### JUVENILE CRIME MAY BE PREVENTED

During the fifteen years that the English Garden City has been experimenting in model city life there has been no record of juvenile crime and the death rate has been less than half that in the large towns of the whole country. Of every 1,000 children born in England in 1912, 95 died, and this was the lowest infantile mortality rate on record. In the Garden City the rate was 50·6. If the rate, therefore, in the whole



country had been the same as at Letchworth nearly half the children who died might have survived.

The magnificent work of doctors and nurses during the war in saving the lives of our soldiers has rightly won the admiration of the whole civilized world. The conservation of life has ever had a first and strongest appeal to the sympathies of right-thinking men and women. Is it too much to expect that the educated conscience of the future will be more sensitive than in the past to the waste of life that is the inevitable entail of congested living?

#### THE IMPORTANCE OF TOWN PLANNING IN CONNECTION WITH HOUSING

In order that a constructive policy may be carried out in Quebec to deal with the housing problem, as in other provinces, it is essential that a Town Planning Act be passed. The cost of getting rid of the slums, once they have been created, is almost prohibitive. Those who are brought in contact with slum life seem impatient with any scheme to ameliorate them other than that of getting rid of them at whatever cost.

The housing problem, however, is too complex in character to be dealt with by a merely destructive programme, and a constructive policy must not only be carried out but must go beyond the mere rebuilding of the slum districts.

The planning of new territory so as to prevent the repetition of slums is, in some respects, a greater responsibility to the present generation than the getting rid of slums created by previous generations. We must raise the standard of housing in the slum districts, and one way to accomplish this is to prevent new slums growing up in our suburbs and to create a competition between the new home we build and the insanitary dwellings that are now established.

Among the matters which a Town Planning and Development Act would deal with are:

- (a) The density, height and character of buildings;
- (b) Building lines on street frontages and air space surrounding buildings;
- (c) The relation between width of streets of varied width and the density and height of buildings fronting thereon;
- (d) The limitation of the number of dwellings on given areas of land to prevent overcrowding and injurious land speculation;
- (e) The zoning of cities so as to separate the factory, business, residential and agricultural areas in a comprehensive scheme and thereby promote the economic use of land;
- (f) Proper sanitation, convenience and amenity in connection with the grouping of dwellings;
- (g) The safeguarding of the municipality against claims for compensation in respect of alleged injuries to property due to proper and reasonable limitation of the use of land in the interests of health and safety;
- (h) The necessary powers to pull down buildings which contravene the law or are dangerous to health and safety, etc.

Mr. Noulan Cauchon, A.M.E.I.C., writing in a Quebec journal on town planning, describes it as follows:—



"Town planning or the science of the use and development of lands, is known in France under the name of *urbanism*, its object being to achieve the well-being of the dwellers in cities.

"Whilst this science also concerns itself with the lay-out of country highways and the disposition of agricultural lands, its application to the control of cities is vital. It is of elemental necessity that the means of communication be adequate for the requirements of traffic, otherwise congestion will arise. From this follows the necessity of having wide streets for connecting the important points in the most direct manner possible, and minor streets and lanes for domestic service. Streets for heavy traffic, if too narrow, entail congestion of the circulation, and residential streets that are too wide incur such a capital expense and cost of maintenance that those who live upon them are forced to be satisfied with more or less restricted quarters, in order to meet the assessment of taxes.

"Under these conditions it becomes impossible to fulfil the laws governing public hygiene and to lessen the infantile mortality which is so deplorable in the cities.

"The ideal aim is to establish such streets and obtain such subdivision of lands that the large arteries will naturally draw the heavy traffic to where real estate values can sustain the cost of maintenance. The outcome will be that residential streets, having little traffic to bear, can be built narrower and will entail less maintenance cost, thus preventing real estate values from increasing beyond reason. It is necessary that lots be restrained in value, that they be cheap, in order that the workman and his family may enjoy, at low cost, by paying a reasonable rent, his legitimate share of space, air, sunlight and comfort.

"Moreover, it would be necessary to enact a law, such as exists elsewhere, limiting the height of buildings in respect of the width of streets upon which they face, and restraining their area to 50 per cent of a residential lot and 75 per cent of a commercial property. This will guarantee against congestion of dwellings and of individuals and will provide for the free circulation of air and the life-giving action of the rays of the sun."

One of the great difficulties in dealing with sanitation and slum clearance is due to the absence of protection to the community from excessive claims for injury to property. A Town Planning Act would enable this matter to be dealt with on equitable lines. It would not only prevent new slums being created but would have the supreme value of showing the best practical methods of remedying bad conditions that are already established.

But before a Town Planning Act is likely to be passed in Quebec the Government will need to be convinced of the necessity of it by the pressure of public opinion. When British Columbia passes an act, as it is likely to do this year, Quebec will be the only province that has no legislation dealing with the subject; and, as in connection with kindred subjects it is one of the most advanced provinces in the Dominion, it will be a disappointment if it is behind in regard to Town Planning.

Some of the greatest town planners of the New World were Frenchmen, like L'Enfant, who designed Washington. Surely this fact should be an inspiration to Quebec to give leadership in this matter rather than to follow at a distance.

#### EDITORIAL NOTE.

During the absence of Dr. Chas. A. Hodgetts, Medical Adviser of the Commission of Conservation, in England, where he was acting as Red Cross Commissioner of Canada, the material contributed to 'Conservation of Life' has been prepared or collected by Mr. Thomas Adams, Town Planning Adviser to the Commission. Dr. Hodgetts has now returned from Europe and will take charge of future issues of the bulletin.